

STUDENT BENEFICIARY'S PROJECTED BENEFIT USE YEAR

Student Beneficiary Age/Grade as of August 31, 2010	Projected Benefit Use Year	Student Beneficiary Age/Grade as of August 31, 2010	Projected Benefit Use Year
Born after August 31, 2010	Fall 2029	4th Grade	Fall 2019
Newborn, less than Age 1	Fall 2028	5th Grade	Fall 2018
Age 1	Fall 2027	6th Grade	Fall 2017
Age 2	Fall 2026	7th Grade	Fall 2016
Age 3	Fall 2025	8th Grade	Fall 2015
Age 4/5 (not in kindergarten)	Fall 2024	9th Grade	Fall 2014
Kindergarten	Fall 2023	10th Grade	Fall 2013
1st Grade	Fall 2022	11th Grade*	Fall 2013
2nd Grade	Fall 2021	12th Grade and Adults*	Fall 2013
3rd Grade	Fall 2020		

*Washington state law requires a two-year waiting period before units may be used. However, you should plan to hold your units for four to five years before use in order to realize financial gain.